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Togo TA Document

CLASSIFICATION PROJECT EVALUATION SUMMARY (PES) - PART I

Report Symbol U-447

1. PROJECT TITLE <u>Togo Low-Income Shelter</u>			2. PROJECT NUMBER No. 693-0213	3. MISSION/AID/W OFFICE OAR/TOGO
5. KEY PROJECT IMPLEMENTATION DATES			4. EVALUATION NUMBER (Enter the number maintained by the reporting unit e.g., Country or AID/W Administrative Code, Fiscal Year, Serial No. beginning with No. 1 each FY) <u>2</u>	
A. First PRO-AG or Equivalent PY <u>79</u>	B. Final Obligation Expected FY <u>80</u>	C. Final Inout Delivery FY <u>81</u>	6. ESTIMATED PROJECT FUNDING A. Total \$ <u>1,009,000</u> B. U.S. \$ <u>1,336,000</u>	
			7. PERIOD COVERED BY EVALUATION From (month/yr.) <u>May 1980</u> To (month/yr.) <u>April 1981</u>	

B. ACTION DECISIONS APPROVED BY MISSION OR AID/W OFFICE DIRECTOR

A. List decisions and/or unresolved issues; cite those items needing further study. (NOTE: Mission decisions which anticipate AID/W or regional office action should specify type of document, e.g., airgram, SPAR, PIC, which will present detailed request.)	B. NAME OF OFFICER RESPONSIBLE FOR ACTION	C. DATE ACTION TO BE COMPLETED
1. Extend Engineering Construction Advisor for 18 months to July 1983	AFR/ZA	June 30
2. Extend Socio-Economic Advisor for 10 months to December 1982	AFR/AA	June 30
3. Carry out regular discussions with representatives of U.S. investment community to review financing options	BTD/ RHUDO	Sept, 80
4. Develop ways to speed up project technical preparation	AGETU/ TA Team	Sept, 80

9. INVENTORY OF DOCUMENTS TO BE REVISED PER ABOVE DECISIONS			10. ALTERNATIVE DECISIONS ON FUTURE OF PROJECT		
<input type="checkbox"/> Project Paper	<input type="checkbox"/> Implementation Plan e.g., CPI Network	<input type="checkbox"/> Other (Specify)	A. <input type="checkbox"/> Continue Project Without Change		
<input type="checkbox"/> Financial Plan	<input checked="" type="checkbox"/> PIC/D		B. <input checked="" type="checkbox"/> Change Project Design and/or		
<input type="checkbox"/> Logical Framework	<input type="checkbox"/> PIC/C	<input type="checkbox"/> Other (Specify)	C. <input type="checkbox"/> Change Implementation Plan		
<input checked="" type="checkbox"/> Project Agreement	<input type="checkbox"/> PIC/B		C. <input type="checkbox"/> Discontinue Project		

11. PROJECT OFFICER AND MOST COUNTRY OR OTHER RANKING PARTICIPANTS AS APPROPRIATE (Name and Title)		12. Mission/AID/W Office Director Approval	
RHUDO/Abidjan, Albert N. Votaw, Chief		Signature: <i>[Signature]</i>	
AGETU, Yawo Aziaba, Director General		Typed Name: John A. Lundgren	
		Date: 5 May 1981	

EXECUTIVE SUMMARY (final draft)

The 1980 Annual Evaluation stipulated that continued progress of the TA Program was contingent upon authorization of the \$ 15 million HG. AID authorized the HG; an Implementation Agreement was signed by GOT, BTD, AGETU and AID; and BTD has initiated contacts with potential U.S. Investors in accordance with Office of Housing procedures to seek advice on the best time and procedure to obtain a U.S. Investor.

During this period AGETU, with TA Team participation:

- completed preliminary planning for the Lama-Kara Sites services and Bè upgrading sub-projects
- started land acquisition studies for the Agvènyivé Sites services sub-project
- obtained from GOT initiation of land acquisition process
- initiated a pilot small-loan project using funds from the Caisse d'Epargne
- developed procedures for the above

These activities relate to be TA Project goals as follows:

1. Policy Development

Adequate baseline data has been obtained and target groups identified. Togo's current financial situation precludes any new initiatives in shelter for the time being. However, the initiation of land acquisition, funding of AGETU as required, and the pre-financing of technical studies for the HG suggest GOT practices have moved towards a greater allocation of resources for the urban poor.

2. Institutional Development

AGETU thus far has been able to hire additional staff as needed, although trained engineers have been a problem. Staff has been trained on the job in preparation of the HG project and at regional sponsored seminars and workshops.

AGETU is set-up as an autonomous state corporation with the appropriate management system. Through the project preparation activities, there is a regular liaison with other shelter institutions, such as the BTD, the Caisse d'Epargne, and the Housing Authority (SITO), and with the Ministry of Public Works. Liaison does not necessarily mean things always run smoothly: issues have arisen over adding another sites/services site at Baguinda and over land acquisition at Lama-Kara; but good working relationship mean these issues can be resolved and cooperation continue.

3. Identification of Problems and Constraints

The financial constraint is most easily discernable. Unavailability of additional IIPUP funds meant the 1980 proposal for an emergency small loan fund could not be implemented. The proposals, however, were incorporated into the HG, and the TA Team and their Togolese colleagues showed initiative and energy in initiating a pilot small loan program with the Caisse d'Epargne.

The current status of the U.S. financial market, and especially interest rates, have kept GOT from moving forward with a U.S. Investor; and this in turn has had a tendency to slow down project development. However, the Togolese are inclined to continue technical preparation to a point where sub-projects are ready to bid, while discussions continue with the U.S. financial community DS/H guidelines.

Another major constraint is procedural. Government procedures are slow, and experience has shown that it is particularly difficult to initiate innovative programs benefiting the poor majority. This is compounded with a new institution such as AGETU, as suggested by the decision on the Baguinda site, by slowness to hire an engineer and to select consultants, and by the mastery of bidding and other procedural hurdles. Time and more experience should improve these, if the presence of resident TA can be maintained.

Finally, elimination of the TA Team when the funding expires this year would be a disaster. The original funding was based on the assumption that work on the HG would proceed simultaneously with the TA. However, AID opted to delay HG authorization for a year. Despite the absence of funding for the capital projects, institutional and policy progress has been excellent. However, continued TA is necessary because AGETU is now moving into new areas of final plans, cost estimates, bidding contractor selection and construction, and community organization, where resident TA is necessary. However, extension of the full team is not necessary. The socio-economist should be extended through 1982 to work with beneficiary selection and education, small loans, informal sector business and employment generation. The Engineering/Construction TA is needed for a minimum of 18 months to assure timely action on the sub-projects.

5 May 1981

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XD-AAJ-494-A

TOGO LOW INCOME SHELTER

TECHNICAL ASSISTANCE

693 - 0213

SECOND ANNUAL EVALUATION

APRIL, 1981

- I. SECTOR GOAL
- II. PROJECT PURPOSE
- III. PROJECT OUTPUTS

This is the second annual evaluation of the TA project, the first having taken place in April 1980. This evaluation will follow the same format as the previous one, i.e. the project will be evaluated according to the goals, purpose and outputs as stated in the logical framework of the project paper.

I. SECTOR GOAL

The broad objective of this project is :

To improve the shelter and related environmental, social and economic conditions of low income urban families.

The objectively verifiable indicator measuring the achievement of the project goal is :

GOT policies and programs are designed which provide improved shelter, health and sanitary conditions to low income communities and the means for them to be integrated into the broader urban environment.

The principal assumption for achieving the goal is :

Continued GOT commitment to improving shelter conditions and establishing shelter related agencies.

While the GOT still does not have an overall, comprehensive shelter policy, its continued commitment to improving shelter conditions through the USAID housing guarantee project has been manifested several times in the past year. Shortly after last years annual evaluation report the Ministry of Planning sent a formal letter of request to USAID for the low income shelter and community improvement project. Subsequently, after authorization of the project by AID/Washington, in July, negotiations were held in October 1980 leading to a project Implementation Agreement which was signed by the Minister of Finance, the Director General of the BTG, the Director General of AGTU and the United States Ambassador. Lately, in March 1981 a Togolese delegation composed of the Director Generals from the BTG, AGTU and SITO and the Chef de Crédit of the Caisse d'Epargne attended the USAID Conference on Housing in Africa. The topic was project implementation and each of the delegates returned from the conference with a clearer idea of the goal of the USAID project and a more realistic appreciation of the problems entailed in reaching low income groups.

In addition, in February 1981 the official Borrower, the BTG, agreed to discuss loan terms with potential U.S. investors as advertised in the Federal Register of March 4, 1981. Thus far a contact has been made by Salomon

Brothers of New York and the BTD is now awaiting their brochure. The major obstacle in contracting a loan, however, is the present level of interest rates in the U.S. long term mortgage market vis a vis the maximum rate chargeable by the BTD. If local interest rates are not raised commensurate with those prevailing in the U.S. and Europe, the GOT must make a decision whether to subsidize the U.S. lending rate to that required by the BTD.

II. PROJECT PURPOSE

The project purpose is two-fold :

- A. Assist the GOT in developing the institutional capacity to plan and implement replicable shelter programs affordable by low income urban families.
- B. Assist the GOT in evaluating the effectiveness of existing socio-economic service delivery systems and in designing and implementing programs to meet socio-economic service needs of low income families.

The conditions that will indicate the purpose has been achieved at the end of the project are :

- A. Operational GOT institutions deliver shelter solutions to more or less 2500 low income families per year by 1984.
- B. Coordinated and augmented socio-economic service delivery systems are developed.
- C. GOT adopts minimum standard techniques and practices for shelter delivery.

The principal assumption for achieving the project purpose is :

The GOT has the capacity to plan and design strategies to improve urban infrastructure.

A. As mentioned in the previous annual evaluation, the project paper provides for about 2500 serviced plots and upgrading of another 2500 existing parcels, each containing on the average 3.5 families. Thus, if the up-dated project development schedule shown in the Progress Report can be maintained, about 11,250 families, or about 2800 per year from mid-1980, will be served by 1984. However, if further delays are experienced in contracting the technical studies and subsequent construction, the completion of project construction will extend into 1985 or 1986. Thus, the average number of families served per year will fall below 2500.

The principal assumption, i.e. the GOT's capacity to plan and design strategies to improve urban infrastructure, should therefore be examined. If by the GOT is meant AGETU, the design capacity does not yet exist. Hence the necessity to use consultant firms and the resultant procedural delays. Given the experience of the past six months as described in the Progress Report, building the design capacity of AGETU is a high priority of the Direction as well as the Ministry. It is for this reason that an engineer is now being actively recruited with another draftsman to follow.

B. Regarding the development of augmented socio-economic service delivery systems, it was seen in section III that active steps are being taken with the Caisse d'Epargne to implement the home-improvement loan fund in Bè on a pilot basis. Thus, the systems should be in place with many of the problems worked out by the time the HG loan is implemented. Detailed procedures are also being worked out with the BTU for the implementation of the small enterprise loan fund. In this manner the project will address both the supply and demand sides of the shelter improvement market. (See separate IIPUP Evaluation Report for details.)

C. With respect to the adoption by the GOT of minimum standard techniques and practices for shelter delivery, the signing of the project Implementation Agreement, which provides for minimum infrastructure and shelter standards, is a concrete manifestation of this condition. In order to test the demand for these standards among low income groups while simultaneously educating relevant government officials as to their applicability, a core-house and serviced site demonstration project has been proposed. The proposal, which has been well received by AGETU, the BTU and the Caisse d'Epargne, will essentially be a proto-type project which can be visited by the population who will fill out a questionnaire as to their opinion, preferences, paying capacity, etc. Presently it is planned to use a portion of the site owned by the Caisse d'Epargne at Baguida.

III. PROJECT OUTPUTS

There are two project outputs :

- A. Trained GOT staff for AGETU and the DGUH.
- B. Evaluation of socio-economic service delivery system identifying needs of low income urban residents of demonstration project areas.

The project outputs have two objectively verifiable indicators as follows :

- A. Experienced AGETU staff plan demonstration projects coordinated with the DGUH.
- B. Projects augmenting the delivery of socio-economic services are developed for implementation.

The principal assumption for achieving the project outputs is :

GOT funding and staff for new agencies are available.

A. All the prior planning required for detailed engineering of the projects in Lama-Kara and Bè has been completed. Preliminary planning required for Agoènyivé depends on the forthcoming base and topographic maps to be completed by the land acquisition consultant firm. All the required planning was done with the USAID TA team and AGETU staff working as a team.

In addition to project planning, procedures for plan approval and selection of consultant firms had to be ascertained, followed, and expedited when necessary by the Direction Technique. As brought out in the Progress Report, these procedures are often long and involved. It is for this reason that AGETU's Direction Technique must be built up such that in the future it can carry out most of the required technical studies itself. However, in the short term it will not be capable of executing all the forthcoming studies let alone the tendering and construction supervision required for the USAID project. In order to plan, supervise, and expedite these activities while simultaneously building the capacity of the Direction Technique, it is the consensus of the Direction that the continued presence of a USAID technical advisor will be required.

Regarding the principal assumption that GOT funding and staff will be available, funds for the studies have been provided in the 1980 and 1981 budgets in spite of the increasing austerity of government spending. It is therefore felt that the necessary funds will continue to be made available as

they are required. With the exception of an engineer, adequate staff has not been difficult to recruit. In addition to the technical staff now under recruitment, a second economist with an accounting background is being hired for the Direction Financière et Gestion. This person will be in charge of maintaining a separate accounting system for the USAID project which has recently been established in collaboration with the Division de Comptabilité et Gestion.

B. The separate IIPUP Evaluation Report contains details of the status of projects developed for augmenting the delivery of socio-economic services.

LOGICAL FRAMEWORK

Total U...
Date Prepared...

Project Title & Number: <u>Uganda Low Income Shelter - 693 023</u>		MEANS OF VERIFICATION	IMPORTANT ASSUMPTIONS
<p>NARRATIVE SUMMARY</p> <p>Program or Sector Goal: The broader objective to which this project contributes:</p> <p>To improve the shelter and related environmental, social and economic conditions of low income urban families.</p>	<p>OBJECTIVELY VERIFIABLE INDICATORS</p> <p>Measures of Goal Achievement:</p> <p>UNY policies and programs are integrated which provide improved shelter, health and sanitary conditions of low income communities and the means for them to be integrated into the broader urban environment.</p>	<p>Comparison with base line data</p> <p>Project evaluation</p>	<p>Assumptions for achieving goal:</p> <p>Continued UNY commitment to improving shelter conditions and establishing shelter-related agencies</p>
<p>Project Purpose:</p> <ol style="list-style-type: none"> 1. Assist the UNY in developing the institutional capacity to plan and implement replicable shelter programs affordable by low income urban families 2. Assist UNY in evaluating the effectiveness of existing urban economic service delivery systems and in designing and implementing programs to meet such economic service needs of low income urban families. 	<p>Conditions that will indicate purpose has been achieved: End of project status.</p> <ol style="list-style-type: none"> 1. Operational UNY institutions deliver shelter activities to 7,500 low income families per year by 1988. 2. Shelter coordinated and integrated with economic service delivery systems. 3. UNY adopts minimum standards techniques and practices for shelter delivery. 	<p>A Project Paper acceptable to AID.</p> <p>Project evaluation</p>	<p>Assumptions for achieving purpose:</p> <p>UNY has the capacity to plan and carry out shelter strategies to improve urban shelter structure</p>
<p>Outputs:</p> <ol style="list-style-type: none"> 1. Trained UNY staff for land development agency (AUNYU) and Directorate Generale de l'Urbanisme et l'habitat 2. Evaluation of urban economic service delivery system identifying needs of low income urban residents of downtown project areas 	<p>Magnitude of Outputs:</p> <ol style="list-style-type: none"> 1. Experienced AUNYU staff plan demonstrate their projects coordinated with Directorate Generale de l'Urbanisme et l'habitat. 2. Reports developed for implementation of organized urban economic service Agency. 	<p>UNY project monitoring</p> <p>Technical assistance reports</p>	<p>Assumptions for achieving outputs:</p> <p>UNY funding and staff for new agencies are available.</p>
<p>Inputs:</p> <ol style="list-style-type: none"> 1. AID: <ul style="list-style-type: none"> a) \$1M for Technical Assistance b) \$1M for ITIP activities 2. UNY: <ul style="list-style-type: none"> a) to fund counterpart contribution for TA 	<p>Implementation Target (Type and Quantity)</p> <ol style="list-style-type: none"> 1. a) \$1.5M for 2 years/years of resident TA plus 12 personnel/mths short term TA. b) \$1.2M for 2 1/2 years/years of resident TA plus 1 year/personnel short term TA. 2. \$227,000 to support services and counterpart contributions for TA 	<p>Quarterly reports of TA activities, and periodic UNY reports</p> <p>UNY project monitoring</p>	<p>Assumptions for providing inputs:</p> <ul style="list-style-type: none"> 1. Suitable technical team available for TA. 2. UNY budget allocations are sufficient to cover the contributions.

BEST AVAILABLE DOCUMENT

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TOGO LOW INCOME SHELTER

TECHNICAL ASSISTANCE

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EVALUATION OF IIPUP ASPECTS OF THE TOGO

LOW INCOME SHELTER PROJECT

APRIL 1981

EVALUATION OF IIPUP ASPECTS OF THE TOGO LOW INCOME SHELTER PROJECT

INTRODUCTION

The objectives of the "IIPUP" component of the Togo Low Income Shelter Project were to develop a coordinated strategy for the improved and augmented delivery of social and economic services to low-income urban communities. This was to be accomplished in liaison with those GOT agencies involved in such fields as health, education, employment generation and access to credit for small business enterprises. Planning and design of future programs to improve such services were to be based initially on study and analysis of present delivery systems, and it was envisaged that funding for the implementation of pilot projects was to come in the form of IIPUP grants.

The relationship between social and economic programming and the physical improvements embodied in shelter projects in general is based on the premise that physical improvements alone do not overcome the barriers that maintain many families in poverty, but that workable and carefully thought out programs enabling specific groups of poor to have access to credit, to income enhancing activities, to improved social services, may begin to produce the desired changes. It was further thought that both types of components would be mutually reinforcing and should not only be incorporated into replicable demonstration projects, but into shelter sector policy and institutional development as well.

In order to bring this about, a body of solid baseline data had to be gathered, not only to be incorporated into project design but in order to have an impact on overall policy planning and institutional capacity. Initially, several target areas were to be investigated : the existing social service delivery systems ; the informal economic sector in Lomé ; and the patterns of community organization in the upgrading project area. Data on these areas of inquiry have been gathered and in the course of project development other areas and problems have been investigated. A great deal of this material, in one form or another, has been incorporated into program and project planning, notably in the HG project paper and the IIPUP proposal.

THE DATA BASE FOR PROJECT DEVELOPMENT

Among the studies and surveys carried out in order to build the necessary data base for project development, the following can be mentioned :

Sectoral studies

- . The Health Services Delivery System
- . The Social Services Delivery System
- . Employment and Small Enterprise
- . Informal Credit and Savings Mechanisms

Surveys

- . The Bè Area Physical and Socio-economic Survey
- . The Lama-Kara Housing Needs Survey
- . The Bè Area Informal Sector Building Trades Survey

Each of the aforementioned studies and surveys contributed in different ways to the accumulation of the kinds of information indispensable for project development.

IIPUP PROJECT DEVELOPMENT

After the sectoral studies and the Bè Physical and Socio-economic Survey were completed, planning went forward to design socio-economic projects which would complement and reinforce the physical planning. It was thought at the time that IIPUP grant funding would be available. Thus, a "Proposal for an Integrated Improvement Project for the Urban Poor in Togo" was developed and submitted to the Office of Housing. Its main lines were as follows :

IIPUP Proposal of January 1980

It contained two segments, each of which partially overlapped the other in time and financing as implementation proceeded. Both were localized in the Bè upgrading area of Lomé. The first phase of the project consisted of a Septic Tank Loan Fund which was designed to rapidly respond to clear needs in the project zone for improved sanitary facilities ; especially as the old tinette system of waste removal was outlawed in Lomé and had to be replaced by septic tanks. The timeliness and concrete response to the needs of a heavily populated area of the Capital would have been favorably viewed by the Municipal authorities as well as the population, and would surely have had the added effect of preparing official opinion to support and accept the future HG loan. In addition, the project strongly emphasized favoring area-based masons for the actual construction work, thus providing additional income to area residents. From the financial point of view, the fund was conceived of as a revolving fund and calculations of the monthly returns showed that if they were re-lent, a fairly large group of people would be reached : within a year some 500 beneficiaries, and within 5 years some 2800 beneficiaries. As for personnel, this project segment would have involved sanitation field inspectors and Peace Corps volunteers.

The second phase of the project was to provide a loan fund for working capital and/or expansion of small-scale, informal sector enterprises primarily in the building trades, i.e. locally-based small building contractors and construction materials suppliers. In addition to the loan fund per se, this segment would also have included assistance to the informal sector in the form

of training in management and bookkeeping methods in liaison with the National Center for Small and Medium Enterprises, and would also have involved the Community Development Division of Affaires Sociales and the Peace Corps. Both segments of the project would have been based in a project field office located in the Bè area. In essence, the project would have simultaneously attempted to respond to clear-cut and felt needs on the part of the population and would have enabled AGETU and the other agencies and services involved to begin a concrete demonstration project paving the way for the HG project.

Unfortunately, funds for this IIPUP proposal were not available when requested, and it was decided afterwards to incorporate it in a somewhat modified form into the HG project paper. Thus, the main lines of this IIPUP proposal are now integrated into HG project, notably in the Home Improvement Loan Fund and the Small Enterprise Loan Fund. However, neither segment of the original IIPUP proposal has remained dormant until the HG loan goes through. Continued efforts to activate these very needed activities and to realize them in slightly different form and under different auspices have gone forward.

The Home Improvement Loan Fund Pilot Project with the Caisse d'Epargne

In spite of the rejection of the IIPUP proposal and the delays in HG project start-up, the TA team continued to explore other means of launching the IIPUP program. Recently success in that regard was achieved through an agreement with the officials of the Caisse d'Epargne to finance a pilot Home Improvement Loan Fund in the Bè area. Procedures have been worked out in liaison with the Caisse, and several of the TA team's recommendations to that organization within the framework of a pilot project have not only been accepted but have been incorporated into the Caisse's overall Housing-Savings Program. At this writing a Protocol of Agreement for this project between AGETU and the Caisse has already been written by a member of the TA team and will shortly be submitted to officials of the Caisse. The start up of the fund and the pilot project is imminent.

The Small Enterprise Sub-project with the BTD

With an eye to starting up the small enterprise sub-project in the Bè area as soon as the HG loan agreement is reached, the TA team, in close liaison with officials of the BTD, has developed a set of recommendations concerning procedures under which the loan fund and the sub-project as a whole will operate. Based on data from AGETU's survey of small building trades enterprises in the Bè area and on information derived from discussions with BTD officials, the TA team has introduced greater flexibility regarding beneficiary eligibility and incorporated procedures concerning advice and assistance to individual beneficiaries and to groups of entrepreneurs. This sub-project will function out of an area-based

office and the beneficiaries will be served by a field staff which will include AGETU personnel, a BTU loan officer, and a Peace Corps volunteer experienced in building contracting and several of the building trades.

COMMUNITY DEVELOPMENT AND ORGANIZATION : TOWARDS PROJECT IMPLEMENTATION

It has been noted in the HG project paper that "community development practice and experience, over the years, has repeatedly pointed out the dangers inherent to projects and other forms of international donor assistance which neglect clear and adequate information to and from beneficiaries and well-designed educational and training components". Technicians and planners in the fields of housing and urban development have also, over time, become increasingly aware of the necessity to build popular participation into programs designed for low-income families and communities. Despite this growing awareness on the part of some practitioners, urban community organization and popular participation are, in many instances, not yet fully integrated into policy and institutional structures. Nevertheless, as the Togo Low Income Shelter Project evolves, the necessity for such programs and action is beginning to dawn on some officials and technicians. Until recently such sensitivity remained abstract until realities in the field gave it concrete form. Thus, in the case of Agoènyivé, popular fears of eviction, expropriation, financial loss, fed by rumors and manipulation of local sentiment, produced negative reactions and resistance to the land acquisition plans of AGETU. The necessity for a well thought out, coherent and clear two-way information program has recently become apparent to AGETU and a committee was formed to develop thinking and procedures to this end.

Awareness of this vital aspect of project planning and implementation is an encouraging sign and will certainly be of great help in the months to come as the community development components of the Bè area project are further developed by the TA team in close liaison with AGETU personnel. Thus, with the active participation of AGETU's community assistance-information committee and survey staff, intensive community development program activities linked both to information gathering and to project implementation will go forward in the Bè area. But activities in this field will not be confined to the upgrading zone alone. It is clear that similar programs will be needed for the Lomé and Lama-Kara sites and services projects and will be developed as the projects evolve. The approaches, however, will be different from that for Bè : the nature, composition and needs of the project beneficiaries will be different, and thus another set of strategies and tactics must be developed.

OVERVIEW AND CONCLUSIONS

In essence the target areas of IIPUP activity mentioned at the outset have been covered and both data-base building and project implementation plans have been or are in the process of being achieved. One of the IIPUP projects, the home improvement loan fund with the Caisse d'Epargne, is very shortly to be implemented ; community development activities will soon begin in earnest ; and implementation procedures for the small enterprise loan fund and assistance project with the BTD are being developed for application when the HG funds become available. Realistically, and in the light of a great body of development experience in Africa and the developing world, much work under the broad umbrella of "implementation" will remain to be done. In projects seeking to improve and augment socio-economic services to low-income groups in particular, while adequate planning goes a long way to ensuring success, planning must be followed up by concrete action, corrective measures, monitoring of activities, and periodic evaluation of methods and results.